

FREQUENTLY ASKED QUESTIONS

Where can I access my account balance/statements/investment options etc.?

Now that the Montefiore Medical Center Retirement Plans are live with Fidelity Investments, you can access your accounts virtually 24/7 via NetBenefits.com. Simply visit the website, and register as a new user, or if you already have an account with Fidelity, you can log in with your current username and password. Once logged in use the *Quick Links* menu on the homepage to access your account details, personal information, investment options and more.

Do I need to set up beneficiaries?

Yes! Your beneficiary designations from the previous retirement plan provider were **not** transferred to Fidelity. It is very important to set your beneficiary designations with Fidelity. Visit NetBenefits.com, navigate to the Profile link to add, update, or view your beneficiaries online. If you would like to use a paper form to make your designations, or need to complete a Spousal Consent Form, please call Fidelity at 866-343-0860. **If you do not set your beneficiary designations with Fidelity, in the event of your death, benefits would be paid according to plan rules, which might be different from the designation you would choose.** Please be sure to review your choices regularly and update them after certain life events, such as a marriage, divorce, birth of a child, or a death in the family.

How can I meet with a Fidelity Retirement Planner?

Montefiore's dedicated Fidelity Retirement Planners are available regularly at the various Montefiore Medical Center locations for one-on-one consultations. Visit [MyMonte Benefits](#) or call 800-642-7131 to book an appointment today. Additionally, Fidelity offers phone based one-on-one consultations with Retirement Planners, available during off business hours, or whenever it may be most convenient for you. Call 866-715-5959 for a one-on-one consultation with a Retirement Planner over the phone.

Am I on track for retirement?

Meet one-on-one with Montefiore's dedicated Fidelity Retirement Planners. During your one-on-one consultation you will review a variety of retirement topics, and address any questions you may have about retirement planning. Visit the [MyMonte Benefits](#) for a full schedule of when Fidelity Retirement Planners will be available at your workplace. Or call 800-642-7131 to book an appointment today!

How can I change my contribution amount?

Changing your contribution can be done online by visiting NetBenefits.com, from the *Quick Links* menu on the homepage select *Contribution Amount*. From this page you can review, and make changes to your current contribution amount. Or call Fidelity Investments at 1-800-343-0860, representatives are available Monday through Friday through midnight Eastern time.

Does Montefiore contribute to my 403(b) Retirement Plan?

Montefiore helps your retirement savings grow by contributing to your account. The amount Montefiore contributes varies by division. Please contact your local HR representative for the contribution information that is applicable to your division.

How much can I contribute to my retirement plan annually?

Through automatic payroll deduction, you may contribute up to 70% of your eligible pay on a pretax or Roth basis, up to IRS annual limits. In addition, you can automatically increase your retirement savings plan contributions each year through the Annual Increase Program. Employees determined to be highly compensated may have additional limitations. If you are contributing to more than one plan in a calendar year, please be sure to monitor your deferral totals across both plans so you do not exceed the IRS limit for the year.

How often can I change my contribution amount?

You can change your contribution amount whenever you feel it is necessary. Please note changes will be reflected in the next pay cycle or as soon as administratively possible.

What are the investment options available in the 403(b) Retirement Plan?

To help you meet your investment goals, the Plan offers you a range of options. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. The various investment options available through the Plan include a range of objectives to meet your retirement goals. A complete description of the Plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online at Fidelity NetBenefits®.

How can I change my investment options?

You can change your investment options online or by phone. Visit NetBenefits.com and from the *Quick Links* menu on the homepage select *Change Investments*, or call Fidelity at 1-800-343-0860, representatives are available Monday through Friday 8 a.m. through midnight Eastern time.

Did my investments change with the move to Fidelity?

Yes, some of your investments may have changed with the move to Fidelity. To view your new investments, or make changes, visit NetBenefits.com, and from the *Quick Links* menu on the homepage select *Change Investments*.

Where can I see my year to date rate of return?

Visit NetBenefits.com, from the homepage select *View Summary*, and scroll down to *Year-to-Date Change*.

What is an MRD?

Minimum Required Distribution, the IRS requires that you begin taking MRDs from retirement plans by April 1 of the year after you turn 70½ or you retire from the employer sponsoring your retirement plan, whichever happens later.

If I am still working at Montefiore after age 70 ½, can I defer my MRDs?

Yes, while you are still employed with Montefiore Medical Center, you can defer taking MRDs from the Montefiore 403(b) until you retire.

Can I transfer an outside retirement plan from a previous employer to Fidelity?

You are permitted to roll over eligible pretax contributions from another 401(k) plan, 403(b) plan or a governmental 457(b) retirement plan account or eligible pretax contributions from IRA Type A conduit IRA is one that contains only money rolled over from an employer sponsored retirement plan that has not been mixed with regular IRA contributions. Call the Fidelity Retirement Service Center at 1-800-343-0860 or log on to Fidelity NetBenefits® at www.netbenefits.com/atwork for details.

Meet with a Retirement Planner one-on-one to discuss your options. Visit the [MyMonte Benefits](#) for a full schedule of when Fidelity Retirement Planners will be available at your workplace. Or call 800-642-7131 to book an appointment today!

Investing involves risk, including risk of loss.

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